

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

UNDERSTEIN Atty. Ref.: AMK-2802-5; Confirmation No. 7218
Appl. No. 09/617,065 Art Unit: 3667
Filed: July 13, 2000 Examiner: D. Greene
For: WEB-BASED ACCOUNT MANAGEMENT

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January 7, 2013

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

AMENDMENT

In response to the Office Action dated October 16, 2012, please amend the above-identified patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2.

Remarks/Arguments begin on page 5.